

BK 1367PG0372

This document was prepared by John C. Morris, III, 1820 Avenue of America
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STATE MS - DE SOTO CO.

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INDEXING INSTRUCTIONS:

LOT 1845 SECTION "F" DESOTO VILLAGE S/D IN SEC 33, T-1-S, R-8-W, CITY
OF HORN LAKE, DESOTO CO., MS

BK 1367

372
1K

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 9TH day of SEPTEMBER, 1999, LARRY D BAKER, AND WIFE CYNTHIA T BAKER, executed a Deed of Trust to C. THOMAS CATES, Trustee for the use and benefit of SAXON MORTGAGE, INC., Beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DESOTO County, Mississippi, in Deed of Trust Record Book 1150 at Page 170, thereof, describing the following property:

SEE EXHIBIT "A"

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above;
and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 20th day of July, 2001.
MERITECH MORTGAGE SERVICE, INC. AS ATTORNEY-IN-FACT FOR THE CHASE
MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, N.A., FORMERLY
KNOWN AS TEXAS COMMERCE BANK N.A., AS CUSTODIAN

Lonna Cross
BY: Lonna Cross- Vice President

STATE OF: TEXAS
COUNTY OF: TARRANT

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Lonna Cross known personally to me to be the Vice President of the within named MERITECH MORTGAGE SERVICE, INC. AS ATTORNEY-IN-FACT FOR THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, N.A., FORMERLY KNOWN AS TEXAS COMMERCE BANK N.A., AS CUSTODIAN and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 20th day of July, 2001.

Lonna Alexander
NOTARY PUBLIC

MY COMMISSION EXPIRES:

7-22-01

BAKER, LARRY #11135454

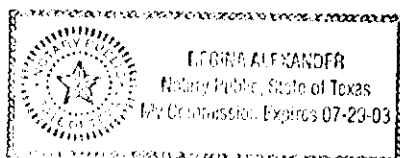


EXHIBIT "A"

Lot 1845 Section "E" DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown by the plat appearing of record in plat book 12, pages 22-25, in the office of the Chancery Clerk of DeSoto County, Mississippi.